

Amendments to the Claims:

Please cancel claims 68 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

Claims 1-65 (Cancelled).

66. (Currently amended): A method, comprising:

providing at least two fraud potential indicators for ~~at least one a~~ request, wherein at least two of the fraud potential indicators are assessed using at least two fraud potential detection techniques; and

displaying a score or a rank for at least two of the fraud potential indicators simultaneously in a graphical user interface, wherein the displayed fraud potential indicators for the request are each assessed using a different fraud detection technique.

67. (Currently amended): The method of claim 66, wherein clicking on at least one of the displayed fraud potential ~~indicator-indicators~~ for the ~~at least one~~ request ~~will displays~~ information about the ~~at least one~~ request.

68. (Cancelled)

69. (Currently amended): The method of claim 66, wherein ~~at least one the~~ request is an insurance claim, ~~and at least one the method further comprising displaying a plurality of~~

insurance claims, wherein the insurance claims are organized into lists according to at least two of referred claims, assigned claims, ~~or~~and rejected claims, and wherein selecting a graphical component respective to at least one of a referred claims brings up a list of referred claims, wherein selecting a graphical component respective to assigned claims brings up a list of assigned claims, ~~or~~ and wherein selecting a graphical component respective to rejected claims brings up a list of rejected claims in the corresponding list.

70. (Currently amended): The method of claim 696, further comprising changing a criteriona about which claims to display by selecting a filter graphical component.

71. (Original): The method of claim 66, further comprising assigning at least one request by selecting an assigned graphical component.

72. (Original): The method of claim 66, further comprising rejecting at least one request by selecting a reject graphical component.

73. (Original): The method of claim 66, wherein at least one fraud potential detection technique comprises predictive modeling.

74. (Original): The method of claim 66, wherein at least one fraud potential detection technique comprises at least one identity search of insurance claim data.

75. (Original): The method of claim 66, wherein at least one fraud potential detection technique comprises assessing request data using at least one business rule.

76. (Currently amended): A system ~~configured to estimate liability~~, comprising:
a CPU; and

a memory coupled to the CPU, wherein the memory is configured to store at least one computer program executable by the CPU, and wherein at least one computer program is executable to:

aeessess at least two fraud potential indicators for ~~at least one a~~ request from the memory, wherein at least two of the fraud potential indicators are assessed using at least two different fraud potential detection techniques; and

display a score or a rank for at least two of the fraud potential indicators simultaneously in a graphical user interface coupled to the CPU, wherein the displayed fraud potential indicators for the request are each assessed using a different fraud detection technique.

77. (Original): The system of claim 76, wherein at least one fraud potential detection technique comprises predictive modeling.

78. (Original): The system of claim 76, wherein at least one fraud potential detection technique comprises at least one identity search of insurance claim data.

79. (Original): The system of claim 76, wherein at least one fraud potential detection technique comprises assessing the probability of fraud in request data using at least one business rule.

80. (Currently amended): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

aeessessing at least two fraud potential indicators for an insurance claim, wherein at least two fraud potential indicators are assessed using at least two different fraud potential detection techniques; and

displaying a score or a rank for at least two fraud potential indicators simultaneously in a graphical user interface, wherein the displayed fraud potential indicators for the insurance claim

are each assessed using a different fraud detection technique.

81. (Original): The carrier medium of claim 80, wherein at least one fraud potential detection technique comprises predictive modeling.

82. (Original): The carrier medium of claim 80, wherein at least one fraud potential detection technique comprises at least one identity search of insurance claim data.

83. (Original): The carrier medium of claim 80, wherein at least one fraud potential detection technique comprises assessing request data using at least one business rule.

84. (Currently amended): A method, comprising:
providing at least two fraud potential indicators for ~~at least one a~~ request; and
assigning a probability of fraud to ~~at least one the~~ request based on at least one fraud potential indicator, wherein a probability of fraud of the at least one request comprises a rank of at least one fraud potential indicator of the at least one request relative to fraud potential indicators of another request.

Claims 85-100 (Cancelled).

101. (Currently amended): A method, comprising:
assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine; and
configuring administrative information for a system to assess at least two fraud potential indicators for an insurance claim.

Claims 102-112 (Cancelled)

113. (Currently amended): A method, comprising:

assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine;

simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for the at least two fraud potential indicators for the insurance claim; and

displaying ~~at least one~~ a plurality of tabs, wherein the tabs comprise a referred claim tab, an assigned claim tab, and a rejected claim tab, wherein selecting the ~~at least one~~ a tab displays information related to the claims associated with a reference on the ~~at least one~~ tab selected.

Claims 114-133 (Cancelled)

134. (Currently amended): A method, comprising:

assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine;

simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for the at least two fraud potential indicators for the insurance claim; and

displaying a summary information window, the summary information window comprising engine summary information related to relating the insurance claim for at least one engine used to assign at least one of the at least two fraud potential indicators for the insurance claim.

Claims 135-145 (Cancelled).

146. (Currently amended): A method, comprising:

assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine;

simultaneously displaying information about an insurance claim including identifying information for the claim and the~~a score or a rank for~~ at least two fraud potential indicators for the insurance claim; and

displaying a summary information window, the summary information window comprising summary information related to an~~an~~ at least one involved entity related to at least one assigned fraud potential indicator, wherein the at least one involved entity comprises an involved organization or an involved vehicle.

Claims 147-157 (Cancelled).

158. (New) The method of claim 66, further comprising referring the request for review if at least one fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value.

Remarks/Arguments

A. Pending Claims

Claims 66, 67, 69, 70, 76, 80, 84, 101, 113, 134, and 146 have been amended. Claim 68 has been cancelled. Claim 158 has been added. Claims 66, 67, 69-84, 101, 113, 134, 146, and 158 are pending in the case.

B. The Claims Are Not Obvious Over Torres In View of Forman Pursuant To 35 U.S.C. § 103(a)

The Examiner rejected claims 66-84, 101, 113, 134 and 146 under 35 U.S.C. 103(a) as obvious over U.S. Patent Application No. 2005/0043961 to Torres et al. (hereinafter "Torres") and further in view of U.S. Patent No. 6,826,536 to Forman (hereinafter "Forman"). Applicant respectfully disagrees with these rejections.

To reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner*, 154 U.S.P.Q. 173, 177-78 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974); MPEP § 2143.03. In addition, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Claim 66 has been amended to describe a combination of features, including but not limited to: "displaying a score or a rank for at least two of the fraud potential indicators simultaneously in a graphical user interface, wherein the displayed fraud indicators for the

request are each assessed using a different fraud detection technique.” Support for the amendments to claim 66 may be found in Applicant’s specification at least on page 38, line 26 through page 39, line 13, and FIG. 14. The cited art does not appear to teach or suggest at least these features of claim 66, in combination with the other features of the claim.

The Office Action acknowledges that Torres does not disclose “two potential fraud indicators.” Nonetheless, the Office Action takes the position that it would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, “since it has been held that *mere duplication* of the essential working parts of a device involves only routine skill in the art.” (emphasis added). The Office Action relies on *St. Regis Paper Co. v. Bemis Co.*, 193 USPQ 8, 11 (7th Cir. 1977). In *St. Regis Paper*, the court held that redundancy of layers to confer strength was obvious in the paper bag art. *St. Regis Paper*, 193 USPQ at 11. Amended claim 66 of the present application, however, does not involve mere redundancy. Amended claim 66 describes displaying a score or rank for at least two different potential fraud indicators assessed using different fraud detection techniques. The potential fraud indicators described in claim 66 are not mere duplicates of each other. Each potential fraud indicator is distinct from the other and provides different information to a user. The present application is similar to *Ex Parte Mattison*, 1995 WL 1696767 (Bd. Patent App. & Intf. 1995). In *Mattison*, the Board reversed an Examiner’s rejection for an obviousness rejection that relied on *St. Regis Paper*. The court stated: “In the present case, the comparators are not redundant since each has *distinct inputs*.” *Mattison* at *6 (emphasis added). Similarly, the potential fraud indicators recited in claim 66 are not redundant because they are assessed using a different fraud detection techniques.

The Office Action further makes reference to “Schneck et al.” (‘498)” (Office Action, page 2). In the context of the rejection, Applicant believes that the Examiner intended to refer to Forman, and this response has been prepared on that basis. Forman discloses nine “triggers” that

comprise data processing triggers for flagging fraud suspect data within claims submitted by health care providers (Forman, column 4, lines 57-61). Neither Forman nor Torres, alone or in combination with one another, appears to teach or suggest displaying two fraud potential indicators simultaneously in a graphical user interface, wherein the displayed fraud indicators for the request are each assessed using a different fraud detection technique.

For at least the reasons stated above, Applicant submits that claim 66 is allowable over the cited art. Applicant respectfully requests removal of the rejections of claim 66 and the claims dependent thereon.

Amended claim 76 recites: “display a score or a rank for at least two of the fraud potential indicators simultaneously in a graphical user interface coupled to the CPU, wherein the displayed fraud potential indicators for the request are each assessed using a different fraud detection technique”. For reasons similar to those set forth above with respect to claim 66, Applicant submits that the cited art does teach or suggest at least this feature of claim 76, in combination with the other features of the claim.

Amended claim 80 recites: “displaying a score or a rank for at least of the two fraud potential indicators simultaneously in a graphical user interface, wherein the displayed fraud potential indicators for the insurance claim are each assessed using a different fraud detection technique”. For reasons similar to those set forth above with respect to claim 66, Applicant submits that the cited art does not teach or suggest at least this feature of claim 80, in combination with the other features of the claim.

Applicant submits that many of claims dependent on claims 66, 76, and 80 are independently patentable. For example, amended claim 67 recites: “wherein clicking on at least one of the displayed fraud potential indicator for the request displays information about the

request.” The cited art does not appear to teach or suggest at least these features of claim 67, in combination with the other features of the claim.

Regarding claim 67, the Office Action relies on Torres, paragraph 47, and FIG. 7. Torres discloses a “Details” hyperlink that may be selected to display dataset details. Torres does not disclose wherein clicking on at least one of the displayed fraud potential indicator for the request displays information about the request, in combination with the other features of claim 67.

Amended claim 69 recites: “wherein the insurance claims are organized into lists according to referred claims, assigned claims, and rejected claims, and wherein selecting a graphical component respective to referred claims brings up a list of referred claims, wherein selecting a graphical component respective to assigned claims brings up a list of assigned claims, and wherein selecting a graphical component respective to rejected claims brings up a list of rejected claims.” Support for the amendments to claim 69 may be found in Applicant’s specification at least on page 38, line 26 through page 41, line 30, and FIGS. 14-16. The cited art does not appear to teach or suggest at least these features of claim 69, in combination with the other features of the claim.

Regarding claim 69, the Office Action relies on Torres, FIG. 9. Torres, FIG. 9, shows a Fraud Investigator screen that includes a “link analysis tool”. The link analysis tool may be used to perform additional background searches and access results from the classification and detection process (Torres, paragraph 49; FIG. 9). Torres does not teach or suggest insurance claims organized into lists according to referred claims, assigned claims, and rejected claims, wherein selecting a graphical component respective to referred claims brings up a list of referred claims, selecting a graphical component respective to assigned claims brings up a list of assigned claims, and selecting a graphical component respective to rejected claims brings up a list of rejected claims, in combination with the other features of claim 69.

Amended claim 101 recites: “simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for the at least two fraud potential indicators for the insurance claim.” The cited art does not appear to teach or suggest at least these features of claim 101, in combination with the other features of the claim. The Office Action does not discuss claim 101. Applicant respectfully requests that the Examiner consider the distinct combination of features recited in claim 101.

Amended claim 113 recites: “simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for at least two fraud potential indicators for the insurance claim.” For at least the reasons discussed above with respect to claim 66, Applicant submits that claim 113 is allowable over the cited art.

Amended claim 113 also recites: “displaying a plurality of tabs, wherein the tabs comprise a referred claim tab, an assigned claim tab, and a rejected claim tab, wherein selecting the a tab displays information related to the claims associated with a reference on the tab selected.” Support for the above amendments to claim 113 may be found in Applicant’s specification at least on page 38, line 26 through page 41, line 30, and FIGS. 14-16. The cited art does not appear to teach or suggest at least these features of claim 113, in combination with the other features of the claim.

Regarding claim 113, the Examiner relies on Torres Figures 7 and 9. Torres, Figure 7 shows a screen shot summarizing a detection arbitration step. Torres, Figure 9 shows a screen shot of a link analysis tool used in the investigative step. Torres does not teach or suggest displaying a referred claim tab, an assigned claim tab, and a rejected claim tab, wherein selecting the a tab displays information related to the claims associated with a reference on the tab selected.

Amended claim 134 recites: “simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for at least two fraud potential indicators for the insurance claim.” For at least the reasons discussed above with respect to claim 66, Applicant submits that claim 134 is allowable over the cited art.

Amended claim 134 also recites: “displaying a summary information window, the summary information window comprising engine summary information relating the insurance claim for at least one engine used to assign at least one of the at least two fraud potential indicators for the insurance claim.” Support for the above amendments to claim 134 may be found in Applicant’s specification at least on page 42, line 10 through page 46, line 7, and FIGS. 17-22. The cited art does not appear to teach or suggest at least these features of claim 134, in combination with the other features of the claim.

The Office Action does not discuss claim 134. Applicant respectfully requests that the Examiner consider the distinct combination of features recited in claim 134.

Amended claim 146 recites: “simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for at least two fraud potential indicators for the insurance claim.” For at least the reasons discussed above with respect to claim 66, Applicant submits that claim 146 is allowable over the cited art.

Amended claim 146 also recites: “displaying a summary information window, the summary information window comprising summary information related to a at least one involved entity related to at least one assigned fraud potential indicator, wherein the at least one involved entity comprises an involved organization or an involved vehicle.” Support for the above amendments to claim 146 may be found in Applicant’s specification at least on page 42, line 10

through page 43, line 2, and FIG. 17. The cited art does not appear to teach or suggest at least these features of claim 146, in combination with the other features of the claim.

The Office Action does not discuss claim 146. Applicant respectfully requests that the Examiner consider the distinct combination of features recited in claim 146.

C. New Claim

New claim 158 recites: “referring the request for review if at least one fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value.” Support for claim 158 may be found in Applicant’s specification at least on page 17, lines 4-13. The cited art does not appear to teach or suggest at least this feature of claim 158, in combination with the other features of the claim.